501219

THE BANKERS'

INSURANCE MANAGERS' & AGENTS'

MAGAZINE.

VOL. LVIII.

JULY TO DECEMBER,

1894.

PUBLIC LIBRARY,
DETROIT, MICH.
MAR 7 1895

LONDON:
WATERLOW AND SONS LIMITED,
85 & 86 LONDON WALL, E.C.
AND ALL BOOKSELLERS.
1894.

INDEX.

JULY TO DECEMBER,

1894.

	PAGE
Accidents, Notice of, Act	428
Advances to Farmers	738
Agricultural Fire Insurance	689
Amalgamation, Bank (Parrs and Alliance and Croxon & Co.)	507
Do. Do. (Barclay, Bevan & Co. and Hall, Bevan & Co.)	507
Do. Do. (London & Midland Bank and Preston Banking Co.)	746
Do. Do. (York City and County Banking Co. and Hull Banking Co.)	648
Amalgamations, Banking	1, 507, 648, 746
America, Forest Fires in	602, 832
America, Labour War in	166
American Insurance Companies.—Statement of Accounts in England and Massachusetts (by Wm. Schooling, F.R.A.S.)	421, 515
American Tariff, The	500
America's Annual Loss by Fire	444
Antitoxin Treatment of Diphtheria, The	829
Auditors (by A. H. Gibson)	481
Australasian Bank Deposits	152, 741
Australian Banking, Deposit Insurance Companies and	77
Australian Root Trouble, The	741
Balmaceda Silver, The, and the Powers that be	384
Bank Clerks' Orphanage	31
Bank Direction and Management, Part III	158
Bankers' Guarantee and Trust Fund	48
Bankers' Interests, Inland Revenue and	628
Banking Amalgamations	1
Banking and Commercial Law	229, 384, 782
Banking Annals	751
Banking Lectures	772
Banking Review, A	761
Bank Licenses	469
Bank of England and its Management, The	499
Bank of England, Comparison of Position of the, with Position in 1879	35
Bank of England, "Early Closing" at the	22
Bank of England Returns, Analysis of	66, 278, 410, 546, 678, 810
Bank of England, The, and The South American and Mexican Company, Limited	171
Bank of England Weekly Returns	65, 277, 409, 545, 677, 809
Bank Officers' Superannuation and Pension Funds	728
Bank of France, Transactions of the, for 1893	181

PAGE

Bank of New South Wales 49
Bank Profits, Mr. Welton on 496
Banks of France and Germany, Returns of 69, 281, 413, 549, 681, 813
Bankruptcy Law, New Point of 743
Baring Liquidation, End of the 749
Bills on India 74, 286, 418, 554, 686, 818
Bimetallic Agitation, The 23, 46
Bimetallists, Political Economy and 143
Birmingham, Chamber of Arbitration for 756
Bonuses, Anticipated 108
Books, New, Notices of 50, 227, 381, 518, 650, 751, 779
British Empire Mutual Life Assurance Company 835
British Fire Insurance 429
Bullion, Prices of 65, 277, 409, 545, 677, 809
Cheques and appended Receipts 732, 775
Cheques, Crossed 776
Cheques, Prepaid 721
Chicago, Object Lesson, The 155
Chilian Finance 480
Circulation of Banks 68, 280, 412, 548, 680, 812
Do. Irish and Scotch 74, 286, 418, 554, 686, 818
Clearing-house Returns, London 63, 275, 407, 543, 675, 807
Do. Provincial 64, 276, 408, 544, 676, 808
Commercial (Monetary Review) 356
"Commercial Court," Queen's Bench, Mr. Justice Hawkins and the 766
Company Law, The Crying Need for Reforms in our 17
Consolidated Bank Limited, The 515
Correspondence 44, 176, 370, 515, 595, 645, 772
Crops, Promise of Bumper, in Europe 165
Currency and Prices, The Volume of 620
Customs Revenue, The 365
Death Duties, The 345, 843
Deposit Insurance Companies and Australian Banking 77
Deposit Receipt Interest 777
Deposit Receipts, Interest on Scotch Banks' 777
Deposit, The Statutory, and other Legislative Safeguards 821
Depreciation, Distributable Profits and 735
Depression in 1847 and 1894 Compared 613
Diphtheria, New Cure for 587, 709, 829
"Early Closing" at the Bank of England 22
Economic Questions, How to Settle 744
Education, Commercial 762
Employers' Liability Act, The 112
Employers' Liability and the Eight Hours' Day 601
Endorsement 48, 378, 379, 517, 648, 776, 777
English and Australian Mortgage Bank 350
Equitable Fire and Accident Office, Limited 91
Exchanges, Foreign 65, 277, 409, 545, 677, 809
Executors, Authorization of *per pro* by 776
Expense Ratios of Life Offices (by Wm. Schooling, F.R.A.S.) 557
Do. do. 595
Factory Inspection Report for 1893 289

PAGE

Farmers, Advances to 738
Fire Insurance, British 429
Fire Insurance, State 591
Firm as Shareholder 385
Fixed Issues 71, 283, 415, 551, 683, 815
Foreign and Colonial Banking and Finance . . . 42, 174, 365, 510, 641, 767
Forest Fires 602, 832
Forgery of Draft 497
France, Grand-Paternal Legislation in 566
Fraud, Loopholes for 774
Friendly Societies, The Official Report on 441
General Life Assurance Company 97
Gilbart Lectures 40, 772
Glory Paper Mills Company, Limited, *In re* the—Dunster's Case 385
Greece and her Creditors 355
Health Congresses 574
Imperial Bank of Germany, Report of the, for 1893 206
Income-tax, Mortgage and 647, 778
Indian Finance 167, 352
Indian Mints, The 734
India Rupee Paper, Successful Conversion of 502
Infant Mortality 838
Inland Revenue and Bankers' Interests 628
Institute of Bankers 761
Insurance Correspondence 108, 595
Insurance Notes 100, 106, 312, 459, 599, 706
Insurance Publications 111, 316, 463, 607, 711, 841
Insurance (Personal, etc.) 127, 335, 466, 610, 714, 848
Joint Standard, a Defence of the 46
Joint Stock Companies Law Amendment 746
Jones, Mr. Richard Meredith 505
Labour Question, Parliament and The 353
Labour War in America 166
Lefevre, Mr. Shaw, on the Fall in Prices 757
Legislation of the Session, The 477
Licenses which are taken out by Banks 469
Life Assurance of Scotland 612
Life Offices, Expense Ratios of (by Wm. Schooling, F.R.A.S.) 557, 595
Litigation, Is, on the Decline? 626
Liverpool and London and Globe Insurance Company 449
Lloyds', Internal Jurisdiction of 314
London and Lancashire Fire Insurance Company 94
London and North Western Railway Savings Bank 764
Manchester Ship Canal, The 177
Married Women's Income, The Exchequer and 645
Mercantile Bank of Australia, Limited 225
Mint, The Operations of the 133
Monetary Principles, True 370
Monetary Review 35, 164, 351, 498, 631, 745
Money, The Science of 44
National Insurance and Guarantee Corporation, Limited 468
National Life Assurance Society 700

PAGE

New English Bank of the River Plate 363, 513
New Zealand and River Plate Land Mortgage Company, Limited . . . 770
New Zealand, Banking in 501
New Zealand Loan and Mercantile Agency Company, Limited 765
Obituary 54, 458, 520, 780
Ocean Accident and Guarantee Corporation, Limited 453
Old Age Pension Schemes 441
Overdraft, Charges on.—Deceased Account 779
O'Meara *v.* The Santa Fé Land Company, Limited 744
Painter, *Re—ex parte* Painter 743
Parliament and the Labour Question 353
Pension Funds 176
Persia, Banking in 644
Political Economy and Bimetallists 143
Politics (Monetary Review) 36, 166, 632
Portraits:—
Haldeman, Donald Carmichael . . . . . (opposite) 597
Hendriks, Augustus, F.I.A., F.S.S. . . . . ,, 103
Newland, Abraham . . . . . ,, 635
Ponting, F. W. . . . . ,, 357
Power of Attorney 516
Prepaid Cheques 721
Prices, Mr. Shaw Lefevre on the Fall in 757
Prices, The Volume of Currency and 620
Prices, Wholesale 13, 49, 167, 176, 356, 379, 498, 632, 647, 746
Provident Clerks' Mutual Life Assurance Association 593
Receipts, Cheques and Appended 732, 775
Reports, etc., of Banks, Insurance Companies, etc., and Meetings—
African Banking Company Corporation, Limited 55
Agra Bank, Limited 651
Alexanders & Co., Limited 231
Alliance Bank of Simla, Limited 521
Anglo-Egyptian Bank, Limited 787
Australian Joint Stock Bank, Limited 652
Banco Internacional de Guatemala 653
Bank of Adelaide 56
Bank of Africa, Limited 522, 653
Bank of Australasia 655
Bank of Bengal 388
Bank of Bombay 387, 523
Bank of British Columbia 389
Bank of British North America 390
Bank of England 525
Bank of Ireland 231
Bank of Liverpool, Limited 232
Bank of Madras 391
Bank of New South Wales 57
Bank of New Zealand 531
Bank of Tarapacá and London, Limited 659, 787
Bank of Toronto 233
Bank of Victoria, Limited 532
Bank of Whitehaven, Limited 392

PAGE

Barclay, Bevan, Tritton, Ransom, Bouverie & Co. 234
Baring Brothers & Co., Limited 235
Barnard (Thomas) & Co. 660
Bassett, Son and Harris—Bedfordshire, Leighton Buzzard Bank . . . 393
Belfast Banking Company 660
Birkbeck Building Society 235
Bolitho, Williams, Foster, Coode, Grylls & Co., Limited (Consolidated Bank of Cornwall) 393, 661
Bradford District Bank, Limited 236
Bradford Old Bank, Limited 237
British Linen Company Bank 59
Burton Union Bank, Limited 238
Canadian Bank of Commerce 238
Capital and Counties Bank, Limited 239
Carlisle and Cumberland Banking Company, Limited 240
Carlisle City and District Banking Company, Limited 394
Chartered Bank of India, Australia and China 662
Child & Co. 241
City Bank Limited, London 241
City of Glasgow Life Assurance Company 321
City of Melbourne Bank, Limited 60
Colonial Bank of New Zealand 788
Commercial Banking Company of Sydney, Limited 534
Commercial Bank of Australia, Limited 533
Consolidated Bank, Limited 242
Cornish Bank, Limited 243
Coutts & Co. 395
County of Gloucester Bank, Limited 395
Craven Bank, Limited 244
Crompton & Evans' Union Bank, Limited 396
Croxon, Jones & Co. (Old Bank), Limited 397
Cumberland Union Banking Company, Limited 397
Delhi and London Bank, Limited 662
Devon and Cornwall Banking Company, Limited 398, 798
English, Scottish and Australian Bank, Limited 798
Foster (Messrs.) & Co. 398
Gibson, Tuke & Gibson, and Fordham Gibson & Co. 245
Glamorganshire Banking Company, Limited 245
Glyn, Mills, Currie & Co. 399
Goslings & Sharpe 246
Gurney & Co., Norwich, and Associated Banks 246
Halifax Commercial Banking Company, Limited 399
Hand-in-Hand Fire and Life Insurance Society 113
Hoare (Messrs. Charles) & Co. 247
Hong-Kong and Shanghai Banking Corporation 535, 663
Imperial Bank of Germany 206
Imperial Bank of Persia 801
Ionian Bank, Limited 802
Isle of Man Banking Company, Limited 532
Lacons, Youell and Kemp (Messrs.) 804
Lloyds Bank, Limited 401
London and County Banking Company, Limited 400

PAGE

London and Midland Bank, Limited 247
London and Provincial Bank, Limited 248
London and South Western Bank, Limited 249
London and Westminster Bank, Limited 250
London and Yorkshire Bank, Limited 252
London Bank of Australia, Limited 804
London Joint Stock Bank, Limited 253
Manchester and County Bank, Limited 255
Manchester and Liverpool District Banking Company, Limited . . . 256
Manx Bank, Limited 537
Martin's Bank, Limited 402
Mercantile Bank of Lancashire, Limited 256
Molineux, Whitfeld and Company, (Messrs.) 805
Munster and Leinster Bank, Limited 257
National Bank, Limited 257
National Bank of China, Limited 666
National Bank of India, Limited 538
National Bank of New Zealand, Limited 258
National Bank of the Orange Free State, Limited 259
National Discount Company, Limited 260
National Provincial Bank of England, Limited 403
Northamptonshire Union Bank, Limited 403
North British and Mercantile Insurance Company 117
North-Eastern Banking Company, Limited 262
Northern Assurance Company 123
Northern Banking Company, Limited 667
North of Scotland Bank, Limited 668
Nottingham and District Bank, Limited 404
Parr's Banking Company and the Alliance Bank, Limited 264
Prescott, Dimsdale, Cave, Tugwell & Co., Limited 265
Preston Banking Company, Limited 263, 669
Provincial Bank of Ireland, Limited 266
Queensland National Bank, Limited 539
Royal Bank of Australia, Limited 61
Royal Bank of Ireland 670
Royal Bank of Queensland, Limited 540
Royal Exchange Assurance 325
Salop Old Bank 805
Scottish Equitable Life Assurance Society 329
Sharples, Tuke, Lucas and Seebohm 266
Sheffield and Hallamshire Bank, Limited 541
Sheffield Union Banking Company, Limited 404
Smith, Payne and Smiths (Messrs.) 267
Standard Bank of Australia, Limited 672
Standard Bank of South Africa, Limited 673
Stuckey's Banking Company, Limited 405
Ulster Bank, Limited 541
Union Bank of Australia, Limited 405
Union Bank of London, Limited 267
Union Bank of Manchester, Limited 270
Union Discount Company of London, Limited 271
Veasey, Desborough, Bevan, Tillard & Co. 273

PAGE

Whitehaven Joint Stock Banking Company, Limited 273
Yokohama Specie Bank, Limited 62, 806
Yorkshire Banking Company, Limited 274
Republic of Chili *v.* The London and River Plate Bank 384
Rhodes *v.* Moules 782
Royal Bank of Scotland *v.* Tottenham 229
Royal Insurance Company 308
Safe Custody, In 380
Scotch Banks' Deposit Receipts, Interest on 777
Scottish Life Assurance Company 611
Scottish Provident Institution 588
Scottish Widows' Fund Life Assurance Society 446
Share List (Banks) 75, 287, 419, 555, 687, 819
Do. (Insurance) 76, 288, 420, 556, 688, 820
Signature of Partner *v.* That of Firm 379
Silver Question, The 37
South American and Mexican Company, Limited 173
South American and Mexican Company, Limited, The Bank of England and the . 171
Stamp on Direction to Honour Cheques 778
Statutory Deposit, The, and other Legislative Safeguards 821
Stock Exchange Values 38, 169, 502, 633, 749
State Fire Insurance 591
Swiss Life Insurance, History of 302
Tariff, The American 500
Tariff Wrangle in the United States, End of the 354
Transfers, Unstamped, to Public Revenue Account 515
Trustees Executors and Securities Insurance Corporation, Limited 604
United States, Financial Condition of the 151, 632, 786
Do. Fire Insurance Business of British Companies in 1893 . . . 310
Do. Gold Liabilities of 748
Do. Republican Victories in 747
Do. The National Banks of The, and the Panic of 1893 . . . 337
Unstamped Transfers to Public Revenue Account 515
Valentine, Mr. James (Obituary) 458
Walter, Mr. John 780
Welton, Mr., on Bank Profits 496
Wesleyan and General Assurance Society 703
West London and General Building Society 462
Yorkshire Penny Bank, The 508